

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI  
WESTERN DIVISION (KANSAS CITY)**

In re:  
LAVETTE YVONNE TROTTER  
Debtor(s)

Case No. 18-42737-can-13

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Richard V. Fink Trustee, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/19/2018.
- 2) The plan was confirmed on 02/05/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/03/2019, 10/22/2019, 02/09/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/22/2019, 06/07/2019, 08/23/2019, 12/28/2020, 07/20/2021.
- 5) The case was dismissed on 10/18/2021.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$50,382.50.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.\*

\* The trustee has no knowledge of whether there are non-priority unsecured claim amounts included in this number that are statutorily non-dischargeable. The trustee makes no assertion in this Notice regarding eligibility for discharge, whether a discharge will be entered in this case or whether any individual debts will be discharged.

- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$47,703.47
Less amount refunded to debtor	\$1,419.24

<b>NET RECEIPTS:</b>	<b>\$46,284.23</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$9,298.36
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,340.14
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$12,638.50</b>
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Attorney fees paid and disclosed by debtor:	\$390.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AD ASTRA RECOVERY	Unsecured	1,383.00	NA	NA	\$0.00	\$0.00
ADVANCE AMERICA CASH ADVANCE	Unsecured	100.00	1,541.80	1,541.80	\$0.00	\$0.00
AFFILIATED ACCEPTANCE CORP	Unsecured	935.00	NA	NA	\$0.00	\$0.00
AT&T CORP	Unsecured	779.00	1,044.54	1,044.54	\$0.00	\$0.00
AXCESS FINANCIAL	Unsecured	100.00	NA	NA	\$0.00	\$0.00
CHECK & GO	Unsecured	100.00	NA	NA	\$0.00	\$0.00
COMM AMER CU	Secured	18,574.00	18,574.00	18,574.00	\$0.00	\$0.00
COMM AMER CU	Unsecured	3,000.00	NA	NA	\$0.00	\$0.00
COMMUNITYAMERICA CREDIT UNIC	Secured	18,574.00	19,638.90	463.76	\$463.76	\$736.24
COMMUNITYAMERICA CREDIT UNIC	Unsecured	0.00	13,516.44	13,516.44	\$0.00	\$0.00
DIRECTV LLC BY AMERICAN INFOSC	Unsecured	297.00	296.53	296.53	\$0.00	\$0.00
INTERNAL REVENUE SERVICE	Priority	12,819.00	12,819.00	5,232.70	\$920.59	\$0.00
INTERNAL REVENUE SERVICE	Unsecured	0.00	83,516.90	84,972.21	\$0.00	\$0.00
LEES CHINESE MARTIAL ARTS	Unsecured	100.00	NA	NA	\$0.00	\$0.00
LOANME INC	Unsecured	3,095.00	NA	NA	\$0.00	\$0.00
LVNV FUNDING LLC	Unsecured	654.00	654.27	654.27	\$0.00	\$0.00
MARINER FINANCE LLC	Unsecured	3,758.00	3,833.35	3,833.35	\$0.00	\$0.00
MRTBROKRGE	Unsecured	538.00	NA	NA	\$0.00	\$0.00
NATIONAL CREDIT ADJUSTERS LLC	Unsecured	2,693.00	NA	NA	\$0.00	\$0.00
ONXY & SHDOW EQUITIES LLC NOW	Secured	62,360.34	94,358.44	94,358.44	\$24,952.03	\$0.00
<i>MONEY WITH MEANING FUND LLC</i>					\$4,846.71	\$0.00
<i>ONXY &amp; SHADOW EQUITIES LLC</i>					\$4,813.27	\$0.00
<i>ONXY &amp; SHDOW EQUITIES LLC NO</i>					\$687.61	\$0.00
<i>PAIGE WYMORE-WYNN, CLERK OF</i>					\$1,375.22	\$0.00
<i>RT EQUITY INVESTMENTS LLC</i>					\$13,229.22	\$0.00
ONXY & SHDOW EQUITIES LLC NOW	Secured	33,712.50	35,687.08	35,687.08	\$6,278.41	\$0.00
<i>MONEY WITH MEANING FUND LLC</i>					\$239.82	\$0.00
<i>ONXY &amp; SHADOW EQUITIES LLC</i>					\$3,707.83	\$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ONXY & SHADOW EQUITIES LLC NO RT EQUITY INVESTMENTS LLC					\$666.43	\$0.00
ONXY & SHDOW EQUITIES LLC NOW	Secured	NA	900.00	900.00	\$1,664.33	\$0.00
ONXY & SHADOW EQUITIES LLC					\$95.70	\$0.00
ONXY & SHDOW EQUITIES LLC NO RT EQUITY INVESTMENTS LLC					\$20.67	\$0.00
ONXY & SHDOW EQUITIES LLC NOW	Secured	738.09	774.99	774.99	\$136.36	\$0.00
ONXY & SHADOW EQUITIES LLC					\$82.41	\$0.00
ONXY & SHDOW EQUITIES LLC NO RT EQUITY INVESTMENTS LLC					\$17.80	\$0.00
QC FINANCIAL SERVICES INC	Unsecured	1,000.00	625.00	625.00	\$0.00	\$0.00
QUANTUM3 GROUP LLC	Unsecured	NA	698.61	698.61	\$0.00	\$0.00
SOUTHWESTERN BELL TELEPHONE	Unsecured	158.00	158.60	158.60	\$0.00	\$0.00
SUNRISE CREDIT SERVICES INC	Unsecured	601.00	NA	NA	\$0.00	\$0.00
TRU GREEN	Unsecured	0.00	NA	NA	\$0.00	\$0.00
WORLD ACCEPTANCE CORP	Unsecured	300.00	NA	NA	\$0.00	\$0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$94,358.44	\$24,952.03	\$0.00
Mortgage Arrearage	\$36,462.07	\$6,414.77	\$0.00
Debt Secured by Vehicle	\$19,037.76	\$463.76	\$736.24
All Other Secured	\$900.00	\$158.34	\$0.00
<b>TOTAL SECURED:</b>	<b>\$150,758.27</b>	<b>\$31,988.90</b>	<b>\$736.24</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,232.70	\$920.59	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,232.70</b>	<b>\$920.59</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$107,341.35</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$12,638.50</u>
Disbursements to Creditors	<u>\$33,645.73</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$46,284.23</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/09/2022

By: /s/ Richard V. Fink Trustee  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.